

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT

IN RE:

Roshawn Tucker

Debtor,

/

CHAPTER 13  
CASE NO. 14-40690-tjt  
JUDGE Thomas J. Tucker

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of John Z. Kallabat, Attorney for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed through attorney fees by application; and, that the portion of such claim which has not already been paid, shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]

- Claim No. 7-1 filed by Creditor, TCF National Bank, a national banking association ("TCF") is secured by the Debtor's personal residence commonly known as 4203 Ironside, Waterford, Michigan 48329 and shall be paid as follows: (1) a Class 5.2 Claim in the amount of \$21,000, with interest at the rate of 5.0% per annum, to be paid within 60 months from confirmation of the plan by monthly payments of \$396.30 each; and, (2) a Class 9 General Unsecured Claim in the amount of \$59,958.61.
- Oakland County Treasurer shall be paid pursuant to their filed proof of claim (PACER claim 10) as a Class 5.2 claim in the amount of \$1,359.03 with 18% interest by the Trustee and as a Class 5.2 claim in the amount of \$5,689.76 with 12% interest by the Trustee. Oakland County Treasurer shall retain its lien until paid in full.
- Debtor's Plan payments shall increase to \$548.38 weekly effective June 1, 2015, upon completion of direct payments to Ally Financial for the auto payment.
- Debtor shall remit 100% of federal tax refunds to the Trustee beginning with the 2015 tax year through the 2019 tax year.
- Green Tree Servicing, LLC shall be paid pursuant to their filed proof of claim (PACER claim 9), with the arrearage claim to be paid as a Class 4.2 claim in the amount of \$8,563.71 over 36 months.
- Creditor, Green Tree Servicing, LLC's(formerly CitiMortgage, Inc.) Objection to Confirmation are resolved pursuant to the Order Resolving Creditor Green Tree Servicing LLC's Objection to Confirmation and Modifying the Automatic Stay entered on May 15, 2015 (Docket #100). The claim of Green Tree Servicing, LLC (Claim #5) shall have an allowed secured claim in the amount of \$20,000.00 with 5.00% interest paid in equal monthly payments as required under 11 U.S.C. §1325(a)(5)(B)(III) over 60 months with the remaining balance of the claim shall be an allowed unsecured claim for the real property commonly known as 197 Ferry St., Pontiac, MI 48341.
- Creditor, HSBC Bank, USA, N.A.'s Objection to Confirmation are resolved pursuant to the Order Resolving Objection to Confirmation and Cancelling Evidentiary Hearing entered on April 29, 2015 (Docket #95). The claim of HSBC Bank, USA, N.A. (Claim #11) which is secured by the property located at 26 Front St., Pontiac, MI 48341 shall be paid as a Class 5.2 crammed down claim in the amount of \$10,000.00 with interest at the rate of 4.5% per annum, to be paid within 60 months of confirmation of the plan to be paid by the Trustee and as a Class 9 General Unsecured claim in the amount of \$6,283.99 to be paid by the Trustee. Debtor shall be solely responsible for taxes and insurance for the subject property.

APPROVED

/s/ Tammy L. Terry  
TAMMY L. TERRY (P46254)  
Chapter 13 Standing Trustee  
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Objections Withdrawn:

/s/ Eric J. Carmichael

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/s/ Michael P. Hogan with consent

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/s/ Tamara A. White

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/s/ Priscilla V. Hirt with consent

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/s/ Crystal Price-Buckley

Crystal Price-Buckley (P69921)  
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as to the property at 197 Ferry St., Pontiac, MI 48341  
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/s/ Noel J. Ravenscroft

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**Signed on May 27, 2015**

/s/ Thomas J. Tucker

**Thomas J. Tucker  
United States Bankruptcy Judge**